

Application No.: 09/896,438

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Docket No.: 324212007700

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REMARKS

Claims 20-35 were pending in the present application. No claims are withdrawn from consideration. By virtue of this response, no claims are cancelled, claims 20, 23, and 25-30 are amended, and no new claims are added. Accordingly, claims 20-35 are currently under consideration. Amendment and cancellation of certain claims is not to be construed as a dedication to the public of any of the subject matter of the claims as previously presented. No new matter is added.

**Claim Objections**

Claim 25 is objected to because of the following informalities: lack of antecedent basis. Claim 25 references "the information portal logic of Claim 20," but Claim 20 claims "computer implemented logic" and "web page logic". Claim 20 does not contain "information portal logic."

Claim 25 was amended to recite an "information portal system" to more clearly refer to the system of claim 25.

**Rejections under 35 USC § 112**

Claims 20-25 are rejected under 35 U.S.C. 112, second paragraph, as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 20 was amended to recite "means for" limitations. These amendments make claims 20-25 are at least as broad as the previously pending claims, because the means for limitations include all structure disclosed in the specification for implementing such functions as well as equivalents thereof.

**Rejections under 35 USC § 103**

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Claims 20-35 are rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Disclosed Prior Art (applicant's specification), Shea (Shea, Richard. *L2TP: Implementation and Operation*. Addison-Wesley Professional. Reading, MA. September 24, 1999. p. 191), Rangan (US Patent 6594766), Vittal (US Patent 6907401), Haverstock (US Patent 6343607), Chapman (Chapman, D. Brent & Zwick, *Elizabeth D. Building Internet Firewalls*. O'Reilly & Associates. 1995. pp.45-47) and Kyle (Kyle, Robert C. *Property Management*. Dearborn Real Estate Education. September 1, 1999. pp. 50-51)

#### Claim 20

In the present rejection of claim 20, the rejection cites page 3 of the background (the "Disclosed Prior Art" is the term used in the rejection) for a teaching of the limitation: "the user-specific link for enabling the user to authenticate itself with the institution server based upon user-institution authentication data, the authentication of the user with the institution server resulting in authorization of the portal system to receive user data from the institution."

The cited portion of the background describes a "client-handoff system, wherein the user logs onto the financial institution system ... to get the user's information ... and provide it to the portal site for storage there." The background further describes that Figure 2 illustrates a block diagram for a "client-handoff system." The description describes the various paths information may take in the "client-handoff system." In particular, the rejection cites "a path for user client to read and write authentication data to or from database, a path for user client to log onto FI server, a path for user client to retrieve user data from FI server." (page 5 of the Rejection, quoting page 3, lines 18-25.) As described at page 3, these paths are illustrated in Figure 2.

As Figure 2 illustrates, these paths go directly from the user client to the FI server and back. The user client does not communicate with the portal server until after the user client already has the user information, and the user client is uploading the user information to the portal server, rather than obtaining the user information from the portal server. Therefore, the flow of communications in the cited portion of the background is precisely opposite to that of the present claim.

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The rejection also cites portions of the background describing the "stand-in" system. However, neither the "stand-in" system nor the "client-handoff" system operate according to the above-recited portion of claim 20. In particular, the stand-in system stores a user's login data and logs into an institution server with that login data, while in the client handoff system, the portal never has permission to access the user data at the institution.

Further, the stand-in system does not obtain any right to access the user data at the institution server according to the above-recited portion of claim 20. Instead, the user merely supplies his own login information to the stand-in system, which uses that login information to "impersonate" the user to login to an institution server, and has all the privileges of the user.

The following references were also cited as a combination with the portions of the background described above. As explained below, these references do not, however, combine with the above-described portions of the background to render claim 20 obvious.

#### Rangan

The link of Rangan does not disclose a link operating according to the limitations of claim 20. The link of Rangan causes the provision of "required log-on information for user access." Note further that Rangan teaches "Application 33 already has each password and user name listed for each URL." (6:5-6.) The result of which is that "user is spared the need of entering passwords and user names for any destinations." (6:10-11.) As such, Rangan simply teaches a variation on a stand-in portal system, and the "required log-on information" is nothing more than the user's ID and password.

Thus, the teachings of Rangan are directly contrary to limitations of claim 20, which include "the user-specific link for enabling the user to authenticate itself with the institution server based upon user-institution authentication data." In other words, the Rangan link is operable to log into a server to which the link points, by storing the user authentication data for the institution at the portal, the usage of which by the portal allows the portal to have access to the user's data. Such a

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concept is contrary to the express purpose of the present invention, and to the recitations of claim 20.

Shea

The citation from Shea appears to go no further than a similar generalized statement that an entity can be authenticated when a connection is made.

Vittal

Vittal discloses that a "merchant actively expresses a willingness to participate in (or, conversely, a desire to be excluded from) the aggregator" by using a "portal switch." Therefore, in Vittal, the merchant determines whether merchant information is available at an aggregator, which is different from claim 20, which recites a user can authorize a portal system to receive user data from an institution storing that user data.

Even if the aggregator, user, and merchant of Vittal were permuted and substituted for any combination of the portal, user, and institution of claim 20, there is no permutation that arrives at a system that suggests a system according to the limitations of claim 20, since claim 20 calls for a user linking through a portal to authenticate with the institution, which also causes authentication of the portal with the institution with respect to receiving that user's data. No such concept is present in Vittal.

Motivation to Combine

Also, the present rejection proposes a combination of two different kinds of portal systems without any rationale for why one of ordinary skill would have been motivated to pick these portions of these separate and distinct systems to combine. The Applicants also respectfully submit that the motivation to combine Vittal and Rangan with the separate portal systems described in the prior art is also deficient because there is no apparent reason why one of ordinary skill would have selected these particular aspects to combine with the portal systems described in the Background, as there is no apparent suggestion from the prior art concerning any benefit to such a combination.

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**Interview Summary**

The Applicants' representative discussed the obvious rejection with the Examiner on October 12. The substance of the Applicants' views related in the interview is captured in the remarks above. No agreement was reached with regard to the patentability of the claims.

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**CONCLUSION**

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 324212007700. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: October 27, 2006

Respectfully submitted,

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